

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michael G. Boyd (MB-4904)
Boyd & Squitieri LLC
157 Engle Street
Englewood, NJ 07631
201-894-9800
Attorney for Debtor

In Re:

Reynaldo L. Manansala

Case No.: 19-10045

Judge: RG

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Specialized Loan Servicing,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☒ Payments have been made in the amount of \$ 11,228.52, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

Debtor will make immediate payment of \$4,727.78 which covers the regular April payment of \$3,545.84 plus the \$1,181.94 monthly cure towards arrears. The balance of \$6,500.66 in arrears will be paid by rolling into the Chapter 13 Plan.

☒ Other (explain your answer):

Mr. Manansala's adult son who is in the household was diagnosed with COVID-19. Mr. Manansala has had symptoms of COVID-19, but has not been able to be tested. His doctor ordered him to stay home and not work. He is not receiving his income at this time.

Lender did not include a proper payment history with its Cert. per the local forms.

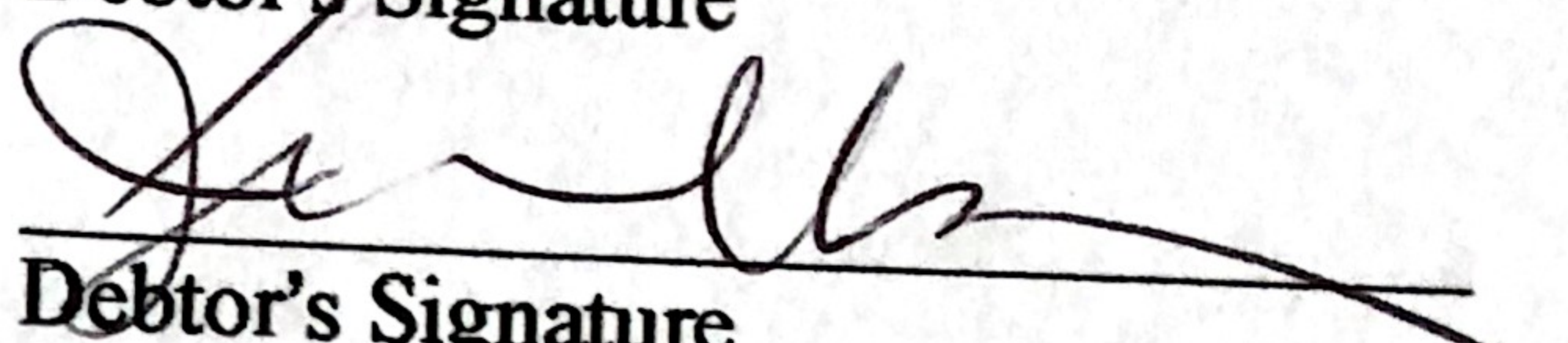
3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: 04/17/2020

Date: 04/17/2020


Debtor's Signature


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



REYNALDO L MANANSALA | Account # 0040 5601 1762 | January 23, 2020 to February 19, 2020

Deposits and other additions

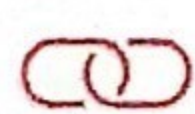
Date	Description	Amount
01/27/20	BKOFAMERICA ATM 01/25 #000009792 DEPOSIT NEW MILFORD NEW MILFORD NJ	6,900.00
01/30/20	HOLY NAME MEDICA DES:PAYROLL ID:000026286 INDN: CO ID:1221487322 PPD	1,307.62
01/31/20	FRESENIUS MEDICA DES:DIREC DEP ID:608072492545DBX INDN:MANANSALA,JOSEPHINE CO ID:9111111103 PPD	1,293.93
02/03/20	BKOFAMERICA ATM 02/02 #000006741 DEPOSIT WOODBINE BERGENFIELD NJ	685.05
02/12/20	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:REYNALDO MANANSALA CO ID:9031736042 PPD	1,252.00
02/13/20	HOLY NAME MEDICA DES:PAYROLL ID:000026286 INDN: CO ID:1221487322 PPD	1,650.39
02/14/20	FRESENIUS MEDICA DES:DIREC DEP ID:709079281340DBX INDN:MANANSALA,JOSEPHINE CO ID:9111111103 PPD	1,247.37
02/18/20	BKOFAMERICA ATM 02/16 #000001298 DEPOSIT WOODBINE BERGENFIELD NJ	685.04
Total deposits and other additions		\$15,021.40

Withdrawals and other subtractions

Date	Description	Amount
01/23/20	SUEZ DES:SUEZ ID:1000001262222 INDN:REYNALDO MANANSALA CO ID:1023927101 TEL	-291.59
01/24/20	CHECKCARD 0123 CRSCR.COM 888-7333920 RI 24906410023087078107089 RECURRING	-39.90
01/24/20	SELECT PORTFOLIO DES:SPS ID:0009962457 INDN:JOSEPHINE MANANSALA CO ID:1870465626 TEL	-483.35
01/27/20	BKOFAMERICA ATM 01/25 #000009789 WITHDRWL NEW MILFORD NEW MILFORD NJ	-600.00
01/27/20	STOP & SHOP 08 01/27 #000099336 PURCHASE STOP & SHOP 0828 DUMONT NJ	-49.50
01/27/20	FEDLOANSERVING DES:STDNT LOAN ID:6NQCJMIANO1 INDN:JOSEPHRMANANSALA CO ID:9102000803 TEL	-169.90
01/29/20	SPECIALIZED LOAN DES:CHECKPAYMT CHECK #:4982 INDN: CO ID:1331050584 ARC	-4,136.84
02/03/20	BKOFAMERICA ATM 02/02 #000006738 WITHDRWL WOODBINE BERGENFIELD NJ	-600.00

continued on the next page

Use Overdraft Protection to help prevent declined transactions



Simply link your eligible checking account with another eligible Bank of America account.
Get started today at bankofamerica.com/Overdraft.

Overdraft Protection Transfer fees may apply. Please refer to your Personal Schedule of Fees for details.

SSM-04-19-0132.A | ARHB89TN

REYNALDO L MANANSALA | Account # 0040 5601 1762 | November 20, 2019 to December 19, 2019

Withdrawals and other subtractions - continued

Date	Description	Amount
11/29/19	STOP & SHOP 08 11/28 #000159488 PURCHASE STOP & SHOP 0828 DUMONT NJ	-130.22
11/29/19	MACY'S 01 11/29 #000955515 PURCHASE MACY'S 010 1 PARAMUS NJ	-71.61
11/29/19	SPECIALIZED LOAN DES:CHECKPAYMT CHECK #:4977 INDN: CO ID:1331050584 ARC	-3,545.84
12/02/19	BKOFAMERICA ATM 12/01 #000006174 WITHDRWL WOODBINE BERGENFIELD NJ	-200.00
12/05/19	XXXXXXXXXX ADD DES:8009520270 ID: INDN:JOSEPHINE MANANSALA CO ID:0000100502 PPD	-12.37
12/09/19	STOP & SHOP 08 12/09 #000240404 PURCHASE STOP & SHOP 0828 DUMONT NJ	-29.03
12/10/19	BKOFAMERICA ATM 12/10 #000008833 WITHDRWL NEW MILFORD NEW MILFORD NJ	-600.00
12/10/19	CHAPTER13TRUST DES:ONLINEPMT ID:10569920 INDN:MANANSALAREYNALDO CO ID:2010813406 WEB	-2,021.00
12/10/19	GREENBERGEPAYFE DES:ONLINEFEE ID:10569921 INDN:MANANSALAREYNALDO CO ID:CH13EPAYGL WEB	-2.00
12/13/19	SHOPRITE NORTH 12/13 #000589616 PURCHASE SHOPRITE NORTHVAL NORTHVALE NJ	-205.79
12/16/19	VZ WIRELESS VN DES:E CHECK ID:6761723 INDN:JOSEPHINE *MANANSALA CO ID:0000751800 TEL	-253.53
12/16/19	FIS*VERIZON DES:BILL PAY ID:7889614981 INDN:NULL NULL CO ID:7529071411 TEL	-185.90
12/16/19	BILLMATRIX DES:BILLPAYFEE ID:7889614982 INDN:BILLMATRIX CO ID:7529000011 TEL	-3.50
12/17/19	PUBLIC SERVICE DES:PSEG ID:006746783707 INDN:JOSEPHINE MANANSALA CO ID:4221212800 PPD	-260.80
12/18/19	CSAA IG DES:AAA PAYMNT ID:000000093006009 INDN:JOSEPHINE R MANANSALA CO ID:XXXXXXXXXX TEL	-420.09

Total withdrawals and other subtractions**-\$10,395.50****Checks**

Date	Check #	Amount
12/18/19		-350.25
11/21/19	4975	-14.00

Date	Check #	Amount
11/26/19	4978*	-15.00
11/26/19	4979	-38.00

Total checks **-\$417.25****Total # of checks** **4**

* There is a gap in sequential check numbers



BANK OF AMERICA

REYNALDO L MANANSALA | Account # 0040 5601 1762 | October 23, 2019 to November 19, 2019

Deposits and other additions

Date	Description	Amount
10/24/19	HOLY NAME MEDICA DES:PAYROLL ID:000026286 INDN: CO ID:1221487322 PPD	931.41
10/25/19	FRESENIUS MEDICA DES:DIRECT DEP ID:762050917643DBX INDN:MANANSALA,JOSEPHINE CO ID:9111111103 PPD	1,349.59
11/07/19	HOLY NAME MEDICA DES:PAYROLL ID:000026286 INDN: CO ID:1221487322 PPD	921.17
11/07/19	BKOFAMERICA ATM 11/07 #000004416 DEPOSIT NEW MILFORD NEW MILFORD NJ	500.00
11/08/19	FRESENIUS MEDICA DES:DIRECT DEP ID:931812375495DBX INDN:MANANSALA,JOSEPHINE CO ID:9111111103 PPD	766.95
11/12/19	BKOFAMERICA ATM 11/09 #000005296 DEPOSIT NEW MILFORD NEW MILFORD NJ	1,486.67
11/13/19	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:REYNALDO MANANSALA CO ID:9031736042 PPD	1,232.00
Total deposits and other additions		\$7,187.79

Withdrawals and other subtractions

Date	Description	Amount
10/24/19	CHECKCARD 1023 CRSCR.COM 888-7333920 RI 24906419296081584927933 RECURRING	-39.90
10/25/19	CHECKCARD 1023 TENAFly CLASSIC DINER TENAFly NJ 24013399297003251307820	-65.47
11/07/19	SPECIALIZED LOAN DES:CHECKPAYMT CHECK #:4976 INDN: CO ID:1331050584	-3,545.84
11/07/19	CHAPTER13TRUST DES:ONLINEPMT ID:10426708 INDN:MANANSALAREYNALDO CO ID:2010813406 WEB	-2,021.00
11/07/19	GREENBERGEPAYFE DES:ONLINEFEE ID:10426709 INDN:MANANSALAREYNALDO CO ID:CH13EPAYGL WEB	-2.00
11/08/19	STOP & SHOP 08 11/08 #000064264 PURCHASE STOP & SHOP 0828 DUMONT NJ	-110.01
11/12/19	STOP & SHOP 08 11/11 #000934063 PURCHASE STOP & SHOP 0828 DUMONT NJ	-39.53
11/18/19	VZ WIRELESS VN DES:E CHECK ID:1911061 INDN:JOSEPHINE *MANANSALA CO ID:0000751800 TEL	-330.13

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on the Advisory Panel subject to qualifications.

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